

Keeping Pace with Trade Developments

Country Update Note: “Women Exporters: What are their Special Challenges?”

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Setting the Scene

Globally, Micro, Small and Medium Enterprises (MSMEs) play a pivotal role in the socioeconomic development of a country. Pakistan is no exception, where the MSMEs contribute 40 percent² in national GDP, 25 percent³ in export earnings, 35 percent⁴ in manufacturing value added and 80 percent⁵ in the employment of non-agricultural labor force. The MSMEs are mainly concentrated in the trade, manufacturing and service sector. As far as women-run MSMEs are concerned, Pakistan has the lowest rate of female entrepreneurship in the world standing at 1 percent.⁶

Despite the immense significance of MSMEs in boosting socioeconomic development, their full potential remains untapped owing to several barriers. These barriers remain more arduous for women-run MSMEs in Pakistan. In this context, the randomly selected women respondents⁷ of our survey reported a variety of internal and external barriers to exports. The respondents of our survey were mostly from the textile sector (40 percent). The rest reported exporting agricultural goods (20 percent), leather (13 percent), cosmetics and medicines (13 percent), footwear (7 percent) and food items (7 percent).

Majority of the exports by our respondents are shipped to European and South Asian markets (47 percent). However, this is lesser than the trend in total Pakistani exports (of which more than 50 percent is for these markets). Nonetheless, it is safe to infer that majority of the MSMEs in Pakistan are dependent on European and South Asian markets including women-led MSMEs. Moreover, about 33 percent of the respondents reported exporting to China followed by 20 percent to Middle

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² State of SMEs in Pakistan, SMEDA. Date accessed: November 19, 2018. Retrieved from: https://smeda.org/index.php?option=com_content&view=article&id=7:state-of-smes-in-pakistan&catid=15

³ Khan and Amanullah (2018). Growth, youth employment: does the answer lie with SMEs. *The Express Tribune*. Date accessed: November 19, 2018. Retrieved from: <https://tribune.com.pk/story/1784874/2-growth-youth-employment-answer-lie-smes/>

⁴ Dar et al. (2017). Small and Medium-Size Enterprises in Pakistan: Definition and Critical Issues. *Pakistan Business Review*. 19(1), 46-70.

⁵ State of SMEs in Pakistan, SMEDA. Date accessed: November 19, 2018. Retrieved from: https://smeda.org/index.php?option=com_content&view=article&id=7:state-of-smes-in-pakistan&catid=15

⁶ Nisar, A. (2018). Empowering Pakistan through Women Entrepreneurship and SMEs. *Pakistan Economist*. Date accessed: November 19, 2018. Retrieved from: <http://www.pakistaneconomist.com/2018/01/29/empowering-pakistan-women-entrepreneurship-smes/>

⁷ Respondents were 15 randomly selected women-run MSME exporters in Pakistan. All chose to remain anonymous.

East. For the most part, the export decision was based on market demand, market value and pro-trade regulations in destination markets.

Export markets were prioritized on the basis of several parameters precisely, lower threat of rivalry or competition, sectoral market demand, climate and political stability, fewer trade barriers, cultural demand, low transportation cost and lucrative distribution channels. Most of the respondents (53 percent) pointed prevalence of government red tape, time-consuming procedures, and difficulty in accessing business finance as a major barrier to establishing business while others (47 percent) found market entry to be less strenuous⁸ (see Table 2).

Table 1: Dynamics of Women-led MSMEs in Pakistan

Decision Matrix	Respondents	Market Destination	Export Choice	Market Priority
Industry				
Perfumes	1a	Bangladesh, Kuwait and Saudi Arabia	Market demand and market value	Lower threat of new competition and lower bargaining power of customers
Ready-made Garments	2b	Bangladesh	Market value	Competitive rivalry
Textiles	3c	European Union	Market demand	Competition level
Ready-made Garments	4d	India, Bangladesh and Nepal	Market value and market demand	Bargaining power of customers and culture
Cotton and Polyester Yarn	5e	China	Market value	Lack of substitute products
Shawls and Cotton Garments	6f	Bangladesh	Market value and lax regulation	Low competition
Cosmetics and Medicines	7g	Kuwait and Qatar	Market demand and market value	Fewer trade barriers
Fresh and Dry Fruits	8h	Europe	Market value	Climate and political stability
Wheat Flour	9i	Afghanistan	Market demand and market value	Sectoral market demand
Leather	10j	China and Europe	Market value	Competition and lucrative distribution channels
Food Items	11k	China	Market demand	Low transportation cost
Leather	12l	China and European Union	Market value and market demand	Sectoral market demand

⁸ Detailed responses are attached in the Annex.

Foot wear	13m	Saudi Arabia, Kuwait and Muscat	Market value and pro market trade regulation	Low competition
Garments	14n	Europe	Market value	Sectoral market demand
Rice	15o	Bangladesh, China and EU	Market demand	Culture

Challenges and Gender-related Barriers facing Women Exporters

This section explores the challenges and gender-related barriers faced by women-run MSME exporters in Pakistan. These barriers, according to the consensus of our respondents, are a mix of internal and external barriers. Internal barriers are those that originate from organizational resources i.e. barriers that are informational, functional or marketing related. They are differentiated from external barriers that a firm faces during the process of exports i.e. procedural, governmental or environmental. Instances of the former include shortage of or high prices of production inputs and organizational capabilities. The latter includes government policies, nature of competition, banking, and other factors that affect the environment⁹.

Scholars also distinguish between initiating problems and on-going problems¹⁰. The former are those that are associated with initiation of business with an overseas buyer, such as recognizing an opportunity or financing requirements. The latter are recurring features during the process of exports such as payment issues, port delays etc.

Based on our survey, it can be safely concluded that both categories of barriers and problems are common among the women exporters across a wide range of sectors. Specifically, major internal barriers facing women exporters include low level of marketing expertise, poor public relations/networking skills, limited mobility, inadequate technical knowledge, poor market information and inability to access skilled labor. In contrast, some of the major external barriers include issues in accessing business finance/credit, absence of distributors, exploitation by local brokers, high freight and transportation charges, inadequate business development services, stringent rules and regulations, complicated procedures, inadequate testing laboratories.

Some of the major gender-related barriers facing women exporters in Pakistan include men's hold on market and facilities, childcare burden, family pressure and discrimination resulting in inadequate access to credit and marketing opportunities as well as mobility issues (see Table 2).

⁹ Khattak *et al.* 2011

¹⁰ Ibid.

Table 2. Barriers facing Women Exporters

Barrier Matrix	Respondents	Barriers to Entry	Barriers to Export	Business Response to Barriers
Industry Perfumes	1b	Prevalence of red tape	Access to credit and gender bias (discrimination)	Less market penetration and low profit margins
Ready-made Garments	2c	More time, more effort	Lack of finance/funding opportunities, inadequate marketing expertise and lack of skilled personnel	Low quality product and low profit margins
Textiles	3d	Lengthy processes	Access to credit and absence of distributors	High transaction costs, low production, less market penetration and low profit margins
Ready-made Garments	4e	Business-friendly and less barriers	Lack of PR and access to credit	Low efficiency and low profit margins
Cotton and Polyester Yarn	5f	Red tape and difficulty in accessing business finance	Access to credit, market information exploitation by local brokers, and absence of distributors	High production costs, less market penetration and low competitiveness
Shawls and Cotton Garments	6g	Business-friendly and less barriers	Higher freight and transportation charges and access to credit	Low quality and less market penetration
Cosmetics and Medicines	7h	Red tape and regulation	Mobility issue and limited technical knowledge, lack of finances and expertise to undertake R&D	Low product quality, high production costs and low market penetration
Fresh and Dry Fruits	8i	Business-friendly and less barriers	Gender bias (men's hold on market and facilities)	Falling reputation and shipment delays
Wheat Flour	9j	NA	Poor marketing and access to business development services	Low profit margins and low competitiveness
Leather	10k	Complicated procedures and gender bias	Access to credit and poor mobility owing to childcare burden	Poor quality product, low profit margins and poor reputation

Food Items	11l	High costs of registration	High transaction/transportation costs, prejudiced attitude towards women entrepreneurs, stringent standards and regulations	High transaction costs and high product price
Leather	12m	Red tape and gender bias	Gender bias (family pressure) and unskilled labor	Poor quality product and less business expansion opportunities
Foot wear	13n	Business-friendly and less barriers	NA	NA
Garments	14o	Business-friendly and less barriers	Access to credit, inadequate marketing and poor market information	Poor product quality
Rice	15p	Business-friendly and less barriers	Inadequate availability of testing labs	Low competitiveness, high transaction costs and low profit margins

Impact of Barriers on Trade

Owing to the aforementioned barriers, our analysis reveals that majority of the women exporters find it challenging when accessing and fulfilling various export requirements (see Table 3). In particular, they face difficulty in preparing shipping documents, finding a reliable clearing and forwarding agent, acquiring export licenses, meeting sanitary and phytosanitary requirements, claiming export rebates from Federal Board of Revenue (FBR), registering with Trade and Development Authority of Pakistan (TDAP) and complying with international standards such as product packaging and obtaining non-GMO certificates.

Ultimately, the impact of all these challenges fall on the quality and volume of exports. Precisely, most respondents pointed that various barriers including the gender-related ones, adversely affect their product quality, sales, profitability, market penetration and international competitiveness. Furthermore, the shipment delays adversely affect the reputation of the firm in the international market (see Table 2). Upon probing, however, some respondents gave various reasons how exactly the gender-related barriers affect their business. For instance, among those respondents that reported childcare burden as a gender-related barrier, one said that *“As a woman, it is difficult to personally travel to the ports and check the packaging of consignments etc. due to childcare burden. Hence, limited mobility due to childcare burden acts as a constraining factor in fully meeting the export requirements.”*

Another said that *“Men’s greater holding on facilities and markets undermines women’s access to those facilities and markets.”* While another reported, *“It seems like financial institutions of the country are a little skeptical regarding lending to women entrepreneurs. This prejudice needs to*

be eliminated as it affects our access to credit and scope of export expansion to other international markets.” In addition, few reported family pressures and cultural constraints to be the main reason behind not actively seeking business expansion opportunities.

Seeking Solutions

Corresponding to the nature of barriers flagged in the preceding section, recommendations to provide credit through micro finance, technical and vocational training and simplification and digitization of export-related documentation and procedures tops the list. Another set of recommendation surrounds gender equality/greater representation of women in relevant government departments, organization of seminars and conferences for raising awareness regarding international rules and regulations, expansion of lab facilities, technology up-gradation, strengthening of academia-industry linkages, provision of tax breaks, and active role of Women Chamber of Commerce and Industry in facilitation of women exporters (see Table 3).

It is, however, interesting to note that none of the women exporters suggested any explicit solution pertaining to gender-related barriers, even though discrimination, childcare burden, family pressures and men’s hold on markets and facilities remain one of the major problems facing them. The challenges facing women exporters have not been raised to the government for a resolution owing to mistrust and dissatisfaction with the government support. To conclude, however, if Pakistan is to kick off its weakening exports, then supporting the women-run MSME exporters and ensuring gender equality has to be one of the key steps in the direction.

Table 3: Trade Facilitation for Women Exporters in Pakistan

Facilitation Matrix	Respondents	Export Requirements	Government Facilitation	Response to Barriers and Facilitation
Industry				
Perfumes	1b	NA	Satisfied and trust	Provision of credit through micro finance
Ready Made Garments	2c	Suitable clearing and forwarding agent	Neutral	Funding scheme for women entrepreneurs. technical and vocational training
Textiles	3d	Preparing shipping documents	Dis-satisfied and mistrust	Digitalization of export procedures and access to finance

Ready-made Garments	4e	NA	Satisfied	Special agency to facilitate women exporters
Cotton and Polyester Yarn	5f	NA	Satisfied	Simple export procedures and tax breaks
Shawls and Cotton Garments	6g	Visit to FBR to claim export rebates	Distrust	Digitalization and funding schemes for women exporters
Cosmetics and Medicines	7h	License to export	Distrust and not satisfied	Online courses through technical and vocational training institutions
Fresh and Dry Fruits	8i	Phytosanitary requirements	Distrust and not satisfied	Digitalization of export procedures and gender equality in hierarchy of relevant government departments
Wheat Flour	9j	Registration with TDAP	Distrust and not satisfied	Organize international trade fairs, festivals and exhibitions, and digitalization of export procedures
Leather	10k	International standards compliance	Distrust and not satisfied	Active role of Women Chamber of Commerce

Food Items	11i	Sanitary and phytosanitary requirements	Distrust and not satisfied	Rationalize the regulatory regime and simplify the procedures, establishment of labs and up-gradation of technology
Leather	12m	International Standard Compliance	Distrust and not satisfied	Industry-academia linkages and active role of SMEDA
Foot wear	13n	NA	Satisfied	NA
Garments	14o	NA	Satisfied	Organization of seminars and conferences for greater awareness for international rules and regulations
Rice	15p	Obtaining non-GMO certificate	Distrust and not satisfied	Expand lab facilities and active R&D

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Annexure: Response of Women-run MSME Exporters in Pakistan

Questions	1) Which product(s) or service(s) are you exporting or aspiring to export and to which market(s)? Why did you decide to export?	2) How did you prioritize the markets you aim to export to?	3) Before you decided to export, how smooth or difficult was the process of formally establishing your MSME?	4) Can you describe the main barriers you are facing as women aspiring to export to regional or international markets? Kindly be as specific as possible, giving examples such as why the product/service could not be exported and to which market.
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Firm Name	Responses			
1b	We export perfumes to Bangladesh, Kuwait and Saudi Arabia. Export decision was based on demand and profitability factor.	The markets were prioritized on the basis of threat of new competition and bargaining power of customers, both of which are lower in these markets.	The process of establishing the business was not very smooth owing to red tapism.	Access to credit/finance is a major barrier in terms of exporting to international markets. We want to export to other countries as well however, it requires adequate access to credit/funds to expand the business. It seems like financial institutions of the country are a little skeptical regarding lending to women entrepreneurs. This prejudice needs to be eliminated.
2c	We export readymade garments/clothes to Bangladesh. Export decision was based on profitability factor.	The market was prioritized on the basis of competitive rivalry in the sector.	The process of starting up my own business was indeed not smooth.	As a woman, various barriers are faced relating to personnel, marketing and finance. We want to expand our exports to other markets such as the EU however, lack of finance/funding opportunities, inadequate marketing expertise and lack of skilled personnel undermines the scope of expanding the business.
3d	We export textile to some European countries. Export decision was based on demand factor.	The market was prioritized on the basis of competition level.	The process of starting up my own business was indeed not smooth.	Major barriers faced as a woman-exporter are in terms of securing finances, problems in finding markets and distribution associations.

4e	We export ladies' readymade garments to India, Bangladesh and Nepal. Export decision was based on demand and profitability factor.	The markets were prioritized on the basis of bargaining power of customers and cultural knowledge.	The process of establishing my business was not difficult. The registration took some time, other than that, it was not a cumbersome process.	The main barrier faced as a woman-exporter is in terms of acquiring sufficient finances to expand the business to other markets. Moreover, lack of public relations or strong network due to cultural barriers further reduce the scope of finding new markets for business expansion.
5f	We export cotton and polyester yarn to China. Export decision was based on profitability factor.	The market was prioritized on the basis of low threat of substitute products.	Starting up my own business was not smooth owing to various issues such as access to finance/credit, red tapism etc.	As a woman-exporter, various barriers are faced in terms of exploitation by middleman/brokers, insufficient funding and difficulty in finding distribution associations in potential markets.
6g	We export shawls and cotton garments to Bangladesh and some middle-east countries. Export decision was based on profitability factor and relatively less stringent regulations in the destination market.	The market was prioritized on the basis of ease of penetration into the market.	Starting my own business was not a smooth process as a lot of paperwork and regulatory procedures were involved.	Being a woman-exporter, it is often challenging to acquire funds from financial institutions as they often doubt our credibility to run a business profitably and payback the acquired funds. We aspire to export to some European countries as well however, that would require more capital to produce the good and cover higher freight/transportation charges.
7h	We export cosmetics and medicines to Kuwait and Qatar. Export decision was based on demand and profitability factor.	The markets were prioritized on the basis of relatively fewer trade barriers.	Starting my own business was not a smooth process as a lot of paperwork and regulatory procedures were involved.	Major barrier faced as a woman-exporter is in terms of mobility and limited technical knowledge that limits the scope of export expansion. Further, the lack of finances and expertise to undertake Research and Development for product quality improvement essentially restrains the scope of business expansion into other markets such as EU and the US.

8i	We export fresh and dry fruits to Europe. Export decision was based on profitability factor.	The market was prioritized on the basis of climatic conditions and lower political risk.	The process of establishing business was not difficult.	Major barrier faced as women-exporter is in terms of the discrimination faced at each stage of the exporting process. The male counterparts are often given preferential treatment/priority when it comes to certain procedures. For instance, in case of hot water treatment of fresh fruits such as mangoes, the consignments of male counterparts are at times treated first which shows greater hold of men on facilities and markets.
9j	We export wheat flour to Afghanistan. Export decision was based on demand and profitability factor.	The market was prioritized on the basis of sectorial market demand.	My father established the business, I merely took over hence I cannot quite comment on the process.	The major barriers faced as a woman-exporter are in terms of inadequate social interactions with marketing specialists and unequal access to business development services.

10k	We export leather products to China and Europe. Export decision was based on profitability factor.	The markets were prioritized on the basis of competition and lucrative distribution channels.	The process of establishing my own business was not easy owing to complicated procedures and discrimination faced by women at every stage of business establishment.	The major barriers faced as a woman-exporter include problems in accessing credit and fulfilling certain export requirements such as packaging etc. which is at times not done according to the standards of the destination market. This is because as a woman, it is difficult to personally travel to the ports and check the packaging of consignments etc. due to childcare burden. Hence, limited mobility due to childcare burden also acts as a constraining factor in fully meeting the export requirements.
11i	We export manufactured food items to China. Export decision was based on demand factor.	The market was prioritized on the basis of transportation costs.	Setting up my own business was not entirely smooth. A lot of time cost and resources went into opening and registering the business.	Major barrier faced as a woman-exporter is in terms of fulfilling the cumbersome export requirements/procedures. The internal barriers are far greater than external barriers when it comes to exporting. For instance, institutional rigidities, high transaction/transportation costs, prejudiced attitude towards women entrepreneurs etc. are some of the internal barriers that have a greater bearing on our export performance than the external barriers such as standards and regulations imposed by destination country.

12m	We export leather to China and some European countries. Export decision was based on demand and profitability factor.	The markets were prioritized on the basis of sectorial market demand.	It was not a smooth process to open up the business precisely due to red tapism and discrimination facing women in this specific industry/sector.	Major barrier faced is in terms of acquiring skilled labor to produce quality product. In our society, there is a general prejudice against working under a woman's leadership. Many men who are skilled/educated feel belittled when asked to work under the leadership of a woman. Consequently, the labor that is hired is usually not very skilled. Also, the family pressure prevents us from actively engaging with others even for business expansion purposes.
13n	We export footwear to Saudi Arabia, Kuwait and Muscat. Export decision was based on profitability factor and ease of exporting to these markets given their trade regulations.	The markets were prioritized on the basis of competition level.	The process of establishing the business was not difficult. Although it required finances but no major hurdles were faced in its establishment.	As such there are no major barriers faced while exporting.
14o	We export garments to Europe. Export decision was based on demand and profitability factor.	The market was prioritized on the basis of sectorial market demand.	The process of establishing the business was not difficult. Although it required finances but no major hurdles were faced in its establishment.	Major barrier faced is in terms of securing finances and having adequate marketing expertise and knowledge of international market.

15p	We export rice to Bangladesh, China and some European countries. Export decision was based on demand factor.	The markets were prioritized on the basis of market demand and cultural knowledge (rice being heavily consumed in these countries, particularly in Bangladesh and China).	Establishing my own business was not a very difficult process. No major issues were faced in its establishment.	The cost of complying with the destination market's product standards is high which acts as a barrier in export expansion. For instance, since we export rice, these have to be tested in the laboratories for complying with EU's Maximum Residue Level requirements. However, the cost of doing so is quite high due to inadequate availability of testing laboratories. Furthermore, sometimes issues are faced with suppliers regarding the quality of the rice being supplied to us.
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Questions	5) Can you estimate the impact of these barriers on your business?	6) Which requirements do you find particularly difficult to meet as a woman-exporter? Why?	7) Have you raised these challenges you face as women with your government for a resolution? If not, why? If yes, what was the outcome?	8) What could be done in your country to reduce these challenges and barriers you face as women exporters? Kindly make concrete suggestions of possible actions and by whom.
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Firm Name	Responses			
1b	As a result of the aforementioned barrier, the scope of export expansion is undermined which affects the profitability of the business.	None.	No, because we do not face any major issue while exporting.	The government should facilitate the provision of microfinance/credit to women exporters so as to economically strengthen them and assist them in expanding their businesses.
2c	Owing to the abovementioned barriers, profitability and product quality is adversely affected.	Preparing shipping documents is a challenging task given my current expertise and experience in the field.	No, because I believe the government cannot do much about the challenges that my business particularly faces.	Government should establish a funding scheme for women entrepreneurs. Moreover, technical and vocational training institutes need to be established particularly for equipping women entrepreneurs with marketing and business skills.

3d	Due to aforementioned barriers, scope of export expansion is undermined which affects the profitability of the business. In addition, problems in finding distribution associations increases the transaction cost and adds to the cost of production.	Preparing shipping documents is a challenging task given my current expertise and experience in the field.	No, because the government will probably not take any concrete steps to resolve our issues.	It is imperative for the government to facilitate women exporters in terms of acquiring finances. Export procedures should be streamlined and digitized so as to reduce time and transaction cost.
4e	Owing to the abovementioned barriers, business expansion and development opportunities are minimized thus reducing the potential profitability and efficiency that could otherwise be attained.	None.	No, since we do not face any major challenges while exporting.	Government should setup an agency that equips the women exporters with the knowledge of international markets and ways to expand their business internationally.
5f	Due to aforementioned hurdles, the cost of production increases which reduces the product competitiveness in the international market. Moreover, business expansion is undermined which affects the export share.	Claiming duty drawbacks is a time-consuming procedure and as a woman it is difficult for me to visit the FBR office time and again for claiming the export rebates.	No, because my husband does not allow me to lodge a complaint in any government department.	Government needs to streamline the export procedures and give tax breaks to women exporters so as to ease their financial burden.

6g	Given the abovementioned barrier, research and development cannot be undertaken to improve the product quality and design to bring it at par with other competitors in the international market.	Claiming duty drawbacks is a time-consuming procedure and as a woman it is difficult for me to visit the FBR office time and again for claiming the export rebates.	No, because it is fruitless to file a complaint in any government agency. It would only waste our time.	Government should digitize the procedure of claiming back the export rebates as it would considerably cut down the time and transaction cost and would be highly convenient for women entrepreneurs. Moreover, exclusive funding schemes should be introduced for providing financial assistance to women exporters.
7h	Given the aforementioned barriers, the scope of business expansion is restrained which affects the efficiency, product quality, profitability as well as the market share of the business in the international market.	So far obtaining the license of exporting drugs/medicines was the most hectic task as it required time, money and a lot of traveling back and forth.	No, because nothing will change. Lodging a complaint itself is a hectic process.	Technical and Vocational training institutions need to be setup through public-private partnership for equipping women exporters with necessary marketing, managerial and R&D skills to properly handle their export business. To make things easier, these courses could also be conducted online for women exporters who have mobility issues.
8i	Due to the abovementioned barrier, our consignments are often a victim of shipment delays which affects our reputation and relationship with the buyers in the international market.	Phytosanitary requirements are difficult to meet. For instance, obtaining a phytosanitary inspection certificate itself is a cumbersome process and being a woman, it added to my difficulty since the procedure is done manually and not online and therefore requires physical presence.	No, the government departments/agencies will probably not take any concrete steps to resolve our issues.	Government departments should facilitate and prioritize procedures of women exporters. This inherent biasness against women exporters can only be eliminated by hiring eligible women as board of directors in the relevant government departments. Additionally, export procedures need to be streamlined and digitized.

9j	Owing to the aforementioned barriers, business cannot be expanded to its full potential thus undermining the profitability and international competitiveness.	Registering with Trade and Development Authority of Pakistan (TDAP) as an exporter of wheat was a cumbersome procedure owing to the red tapism and lack of procedural knowledge on my part.	No, it is pointless to reach out to the government.	Government should collaborate with private sector to organize international trade fairs, festivals and exhibitions to improve the networks of women exporters. Further, procedural simplicity is the need of the hour and for that, the government should make use of Information Technology to replace paperwork with online procedures.
10k	Given the abovementioned obstacles, profitability is undermined. Moreover, the reputation of the business is also adversely affected when the consignments do not comply with the packaging and product standards of the destination markets. Lack of funds/finances also prevent potential R&D that could otherwise enhance the product quality.	Complying with international product standards is a little difficult given low level of expertise and lack of support from government agencies.	No, because government has not done much to resolve some of the major issues pertaining to poverty, unemployment, debt etc. so why would it resolve our relatively insignificant issues? It would be a waste of effort, time and resources to reach out to the government.	It is duty of the Women Chamber of Commerce and Industry to ensure that all issues faced by women exporters are resolved/catered to with due consideration.

11i	Due to the aforementioned barrier, the time and transaction cost increases, thus adding to the price of the product and reducing its competitiveness in the international market.	Meeting Sanitary and Phytosanitary (SPS) Requirements is often challenging.	No, because there is corruption in the public departments and without bribery and links/affiliations in the departments, these issues would not be entertained, let alone being resolved.	The government should rationalize the regulatory regime and simplify the procedures to facilitate women exporters. Furthermore, the number of laboratories where the agriculture products are tested for meeting the SPS requirements should be increased so as to reduce the time and transaction cost. New technologies should be introduced in these laboratories to expedite the testing procedure.
12m	Owing to the abovementioned barrier, output efficiency and product quality is compromised.	Meeting international standards for the product quality is often challenging due to lack of support and facilitation from relevant government agencies.	No, because it is a tiring process itself. Government has not provided any platform for women entrepreneurs to lodge their business-related complaints and even if such avenues exist, there is lack of awareness among majority of the women-exporters regarding its existence.	The government agency such as SMEDA should provide guidance to women-exporters regarding tapping into the pool of skilled labor force. It can also link women-exporters with fresh graduates from universities who have business and marketing knowledge and have innovative business ideas.
13n	Since no issues are faced while exporting, there is no apparent effect on our business as such.	None.	No, since our business has not faced any issue so far.	I do not have any specific recommendations nonetheless, government should simplify the overall procedure for registering a business as well as the exports.
14o	Given the abovementioned barriers, scope of improving product quality and expanding business to other international markets remain stunted.	None.	No, since it is pointless to do so. The government will probably not take any concrete action to resolve the issues.	Events such as seminars/conferences should be frequently organized perhaps through public-private partnership that addresses the concerns and export challenges of women entrepreneurs while at the same time raising awareness regarding international market dynamics.

<p>15p</p>	<p>Aforementioned barriers adds to the transaction cost and undermines the product competitiveness in the international market while simultaneously affecting the profitability of the business.</p>	<p>Obtaining non-GMO certificate especially for exporting to China is a cumbersome and time-consuming process.</p>	<p>No, since it is pointless to do so. The government will probably not take any concrete action to resolve the issues.</p>	<p>Government should take concrete steps to expand the laboratory facilities for testing of the agro-products. Moreover, R&D should be undertaken to come up with high yielding variety of rice seed so that the quality disparities in the supply chain are dealt with.</p>
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